

Table I.D.3.a(1999) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.4%	28.4%	34.7%	35.0%	29.1%	21.4%	32.3%	23.8%
Industry group								
Agric., fish., forest.	34.7%	14.7% *	82.4%	38.8% *	45.9%	29.8%	31.8%	38.5%
Mining	16.9%	*****	60.0% *	*****	36.7% *	18.3%	60.0% *	14.4%
Construction	34.8%	28.9%	44.9%	34.4%	29.6% *	36.8%	34.9%	34.6%
Manufacturing	21.0%	29.4%	24.8%	29.6%	24.7%	17.7%	29.6%	19.7%
Transp., comm., util.	18.4%	23.8% *	28.8%	34.9%	25.1% *	15.7%	26.8%	17.2%
Wholesale trade	23.3%	19.5% *	30.0%	36.1%	30.0%	17.5%	26.6%	22.1%
Retail trade	34.0%	26.9%	34.8%	45.2%	41.9%	30.0%	37.6%	32.9%
Fin., ins., real est.	26.6%	38.6%	36.5%	28.6%	31.3%	23.7%	36.0%	24.9%
Services	26.6%	27.4%	36.1%	37.5%	28.8%	23.0%	31.9%	25.5%
Ownership								
For profit, incorporated	25.0%	30.6%	36.6%	34.4%	28.9%	20.5%	34.0%	22.9%
For profit, unincorporated	26.4%	28.3%	20.5% *	44.4%	21.6% *	24.1%	26.6%	26.3%
Nonprofit	26.6%	13.9%	34.8%	34.1%	33.1%	23.1%	26.2%	26.7%
Unknown	27.5%	*****	33.0% *	*****	17.3% *	28.4%	33.0% *	27.5%
Age of firm								
Less than 5 years	28.3%	31.3%	39.2%	36.9%	15.9% *	28.0%	35.3%	24.1%
5-9 years	32.4%	29.7%	43.7%	44.0%	28.5%	20.4% *	38.9%	26.0%
10-19 years	33.2%	27.9%	42.1%	36.9%	38.2%	23.1%	35.1%	31.4%
20 or more years	25.4%	27.0%	27.1%	32.1%	29.2%	21.5%	27.7%	24.8%
Unknown	21.3%	39.9% *	60.5%	45.1%	26.8%	20.9%	53.9%	21.1%
Multi/single status								
2 or more locations	22.8%	25.0%	40.6%	31.2%	28.5%	21.3%	29.2%	22.6%
1 location only	32.1%	28.7%	34.2%	36.1%	30.1%	25.6%	32.6%	31.4%
Percent full-time employees								
Less than 25%	40.7%	16.3% *	41.5% *	52.3%	45.2%	43.1%	29.7% *	46.0%
25-49%	32.1%	23.3% *	25.1% *	44.5%	32.9%	30.6%	31.5%	32.2%
50-74%	29.4%	26.6%	45.2%	36.6%	36.1%	25.0%	34.5%	28.3%
75% or more	24.7%	28.9%	33.9%	34.3%	28.1%	20.6%	32.1%	23.0%
Union presence								
No union employees	29.0%	28.9%	34.6%	37.3%	31.4%	24.7%	33.3%	27.5%
Has union employees	16.3%	17.7% *	27.4% *	14.7% *	20.3%	15.3%	16.8% *	16.2%
Unknown	22.3%	16.5% *	74.3%	26.7% *	28.1%	21.5%	27.4% *	22.2%
Percent low wage employees								
50% or more low wage	29.0%	14.1% *	42.1%	31.1%	35.6%	26.5%	24.8%	31.7%
Less than 50% low wage	27.7%	29.2%	33.8%	35.4%	28.9%	21.9%	32.6%	25.7%
Unknown	21.5%	22.3%	63.7%	26.1% *	29.8%	20.9%	29.5%	21.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.3.a(1999) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	2.27%	1.47%	2.24%	1.50%	0.71%	1.43%	0.77%
Industry group								
Agric., fish., forest.	6.71%	7.45% *	22.29%	11.74% *	11.91%	7.33%	8.25%	7.75%
Mining	3.73%	*****	18.97% *	*****	11.62% *	3.92%	18.97% *	3.41%
Construction	3.68%	5.26%	5.98%	5.82%	8.98% *	8.26%	4.10%	6.37%
Manufacturing	0.95%	5.89%	4.07%	3.64%	1.61%	0.94%	3.16%	0.91%
Transp., comm., util.	0.89%	7.32% *	8.15%	8.72%	8.57% *	1.32%	4.17%	1.25%
Wholesale trade	2.01%	7.53% *	6.67%	4.20%	2.43%	3.34%	3.50%	2.44%
Retail trade	1.30%	4.53%	5.72%	4.60%	3.21%	1.82%	2.20%	1.58%
Fin., ins., real est.	1.66%	4.89%	8.11%	4.62%	2.51%	1.44%	4.89%	1.26%
Services	1.41%	2.66%	4.04%	2.20%	2.95%	1.49%	2.52%	1.72%
Ownership								
For profit, incorporated	0.43%	2.76%	1.67%	2.53%	1.85%	0.73%	1.54%	0.65%
For profit, unincorporated	3.02%	2.25%	8.38% *	4.50%	7.09% *	4.20%	2.05%	4.70%
Nonprofit	1.41%	2.58%	7.76%	4.15%	2.67%	1.79%	4.20%	1.62%
Unknown	2.85%	*****	10.45% *	*****	6.40% *	2.93%	10.45% *	2.85%
Age of firm								
Less than 5 years	2.37%	4.43%	7.13%	6.37%	7.06% *	3.87%	3.19%	2.33%
5-9 years	2.23%	3.27%	7.10%	5.51%	4.31%	7.82% *	3.54%	3.11%
10-19 years	2.44%	4.74%	4.51%	3.93%	3.08%	3.10%	2.97%	2.99%
20 or more years	0.74%	2.87%	2.90%	2.05%	1.36%	1.03%	1.18%	0.97%
Unknown	0.83%	12.63% *	17.15%	10.22%	3.01%	0.79%	13.41%	0.83%
Multi/single status								
2 or more locations	0.67%	5.16%	5.05%	2.96%	1.54%	0.63%	3.21%	0.65%
1 location only	0.81%	2.44%	1.75%	2.43%	2.85%	4.88%	1.61%	1.84%
Percent full-time employees								
Less than 25%	6.32%	7.52% *	13.04% *	10.11%	5.86%	7.62%	8.98% *	5.11%
25-49%	2.23%	7.91% *	8.43% *	7.76%	3.90%	3.03%	5.14%	2.50%
50-74%	1.30%	3.73%	5.81%	4.58%	3.22%	1.78%	2.38%	1.26%
75% or more	0.47%	2.73%	1.91%	2.30%	1.43%	0.69%	1.83%	0.76%
Union presence								
No union employees	0.68%	2.23%	1.89%	1.81%	1.47%	1.19%	1.21%	1.05%
Has union employees	1.01%	9.38% *	8.80% *	6.78% *	3.41%	1.06%	5.13% *	0.94%
Unknown	1.60%	7.35% *	16.50%	8.65% *	6.69%	1.65%	10.91% *	1.65%
Percent low wage employees								
50% or more low wage	3.12%	4.25% *	10.84%	6.29%	7.98%	5.97%	4.24%	4.37%
Less than 50% low wage	0.64%	2.42%	1.72%	2.23%	1.40%	1.10%	1.37%	1.07%
Unknown	0.60%	6.49%	12.92%	10.72% *	4.69%	0.60%	7.74%	0.65%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

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